# Join



Delay is always dangerous-Procrastination is the thief of time. Therefore as a wise and sensible human being walk right up to our Christmas Club window to-day and say "I Want to Join."

MERRY CHRISTMAS! Santa Claus, reindeer, tinkling sleighbells, snow, dolls and toys for the children; Christmas Savings checks for the older ones---Merry Christmas indeed! All the world seems so happy; time of peace and good will towards all men; misery and hardships have no rightful place in such a scene--yet . . . Why is it men continue to squander when with a little or no effort they could save so Christmas for them would be a season of rejoicing? If they would only

## Join Our Christmas Savings Club

You May Join One or More of the Following Classes

WHICH CLASS SUITS

YOU?

CLASS 1-First Week 1c, second week 2c. Increase each weekly payment to and receive in 50 weeks \_

CLASS 1-A-First Week 50c, second week 40c. Decrease each weekly payment 1c and receive in 50 weeks \$12.75

CLASS 2-First week 2c, second week 4c. Increase each weekly payment 2c and receive in 50 weeks -

CLASS 2-A-First week \$1.00, second week 98c. Decrease each weekly pay-

ment 2c and receive in 50 weeks \$25.50 CLASS 5-First week 5c, second week

10c. Increase each weekly payment 5c and receive in 50 weeks ... CLASS 5-A-First week \$2.50, second week \$2.45. Decrease each weekly pay-

Plus 3% Interest for Prompt Payment

ment 5c and receive in 50 weeks \$63.75

Some people are naturally thrifty. With them saving is second nature-but there are others-every penny they get seems to slip through their fingers, "Easy come, easy go" they try to excuse themselves. All is well so long as the sun of prosperity shines, but where are they when the clouds gather and the rainy days set in? "How grand it would be if-IF-I had only saved instead of wasted" you hear Mr. Easyspender remark.

Realizing this condition we organized our Christmas Savings Club under the Goodman plan. With this system it is easy—very easy—to start and easy to keep up the weekly payments. Out of the "change" formerly squandered, the deposits are made—so gradually it is not missed, and at the next Christmas a plump check is ready. Interest helps to increase the amount of the deposits, and, more than anything else, the habit of systematic saving is formed.

## Farmers & Merchants Bank

HICKMAN, KY.

CAPITAL \$65,000.00

SURPLUS \$70,000.00

## Forming

The man who wishes he had is always envinous of the man who acts when the impulse to save comes to him. Once the habit of saving is formed it grows and grows. Our club is now forming, offering you the opportunity to become a saver instead of a spender.

#### WHICH CLASS SUITS YOU?

You May Join One or More of the Following Classes

CLASS 10-Pirst week 10c, second week 20c. Increase each weekly payment 10c and receive in 50 weeks \_\_\_\_ \$127,50 CLASS 10-A -First week \$5,00, second week \$4.50. Decrease each weekly payment 10c and receive in 50 weeks \$127.50 CLASS 25-Pap 25c stridght each week for 50 weeks and receive \$12.59 CLASS 50-Pay 50e straight each week for 50 weeks and receive ..... CLASS 100-Pay \$1.00 straight each wark for 50 weeks and receive \_\_ \$50.00 CLASS 200-Pay \$2.00 straight each week for 50 weeks and receive \$100,00 CLASS 500-Pay \$5.00 straight each week for 50 weeks and receive \$250.00 agreeing to pay any certain amount for 50 weeks, and receive at the end of 50 weeks the full amount deposited.

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Plus 3% Interest for Prompt Payment

Mrs. Dick Henry and children left last week for Muskegon, Mich., where Mr. Henry has employment.

Cleaning and pressing .- aquino.



is a prescription for Colds, Fever and LaGrippe. It's the most speedy remedy we know, preventing Pneumonia.

A Tip to the Wise. It was the beginning of the second semester, and we were to have a new instructor in the English department. I rushed into the classroom and, seeing a supposed fellow student in one of the seats, said: "Well, I guess we'll have to give the old girl a good welcome this merning, but be rather dumb so she won't expect too much." In a moment the young woman began calling the roll, proving to be the instructor herself .- Chicago Tribune,

## Smallest Elephant Arrives in. U. S.



E. A. Cunningham went into the African French Co ed this pigmy elephant which he brought to the "Miamba" weighs 300 pounds, is now three years old

### We'll Say We Have! Finé Candy in Beautiful Xmas Boxes Toilet Articles, the Most Exquisite

Holiday Goods?

Stationery, Nothing Like it Ever Displayed in Hickman Conklin Fountain Pens and Pencils, a Splendid Assortment Safety Razors, Several Styles Cigars---Best Brands in Christmas

> Christmas Cards---Magnificent Assortment

> > Prices RIGHT

Hickman Drug Co.

Starlight Drives Motor.

motor driven by smrlight has measures heat radiation from the of electricity generated by its heat. If the heat from a certain nebula composed of 105 stars, hundreds of millions of miles from the earth, were concentrated on sixty drops of water for a hundred years, the temperature of the water would be raised one degree only, Ductor Coblentz says.

WANT ADS CASH.

We have anonunced on several times that want ads are cash. It is not that re doubt anyone, but on account of ookkeeping and collecting that we have to have cash for these small items. When you want a want ad put in, please bring the cash, for we will not vary from this rule in the future for

Causes of Climatic Change. Tyndall was one of the first to sug-

seen invented by an American scien- gest that the cause of the great tist, Dr. W. W. Coblentz of Washing. changes that the cilmate of the earth ton, D. C., says the Menter Magazine, has undergone in the past might con-So sensitive is the instrument, which ceivably be the formation of thin canoples of gas in the atmosphere, castars, that it will detect an electric puble of transmitting the luminous current of one-billionth of an ampère, theat of the sun, but impervious to the Or, to put it more graphically, it is dark heat rays radiated back from possible to measure the heat given the earth. Wheeler, seeking a new off by the most distant star by means explanation of the glucial periods, py, are guests of A. J. Walker and ure of Monoaceticacidester of Salicylisuggests that speli camples could be family. formed by the fall of rings of matter external to the atmosphere. Being afterward resolved into belts, they might give rise to strong cityartic gones, until their that disappearance by descent to the carch in the form of dust. He picturesquely suggests that primilive man one the latest cloud beits, which gave rise to the mythe of serpents inhered about the

VEST HICKMAN BAPTIST CHURCH

Sunday School 5:45 a. m. Preaching every first and third Sun-lay at 11 a. m. and 7:30 p. m. Everybody cerdially invited.

Rev. Ira Metts, Pastor.

Thieses who entered the Margraye-Flood store some time Saturday night or Sanday morning outfitted themselves put on them unlawfully.- J. E. Ray. with choice suits of clothing, shoes, un derwear and other wearing apporel. Two legther suit cases were also included in the foot. Entrance was made to the store by forcing a rear window after from berrs protecting the window had been cut with a lack saw. An unused saw blade was left by the introd ers. Discovery of the robbery was no made until about 10 p'clock Small; morning. Bloodhounds were seemed from Water Valley and the dogs follow ed an indefinite trail to the railroad. but no arrests were made. However, of ficers are still working on the case, and suspicion points at total takent, as the robbery appears to have been the work of some one familiar with the store and the stock of goods.-Clinton Gazette.

W. J. Barton has received notice from Washington, D. C., that he is on the "eligible list" for the postmastership here. It is expected an apoint-ment will be made in a very few days. The successful candidate will be picked from the list of eligibles to take the place of the present postmaster, whose time has about expired.

The Courier has been somewhat handicapped this week by the power being. shut off, the shutdowns seemingly striking us at our beslest times. Consequently we have had to work like Trojans to catch up when the power ame back. Any crticisms you may have for this week's issue should be taritably based on this fact.

Mr. and Mrs. Carl Thomas, of Star City, Ark., who have been visiting Mr. Thomas' father, Al Thomas, of Phillip-

I will not be responsible for any debts made by T. E. Ray or will not be re-sponsible for any notes with my name

A hospital at Point Barrow. Alaska, is the furthest north in existence.

#### ASPIRIN

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Unless you see the name "Bayer" on puckage or on tablets you are not getting the genuine Bayer product prescribed by physicians over twenty-two years and proved safe for millions for

Colds Toothache Eurnehe Neuralgia

Lumbugo Rheumatism Pain, Pain Accept "Bayer Tablets of Asperin"

Headache

nly. Each unbroken package contains roper directions. Handy boxes of weive tablets cost few cents. Druggists Iso sell bottles of 24 and 100. Asperin s the trade mark of Bayer Manufac-

One of the Best Grades of

that comes to this city-all coal, no clinkers, slack or

B. W. POSEY, HICKMAN COAL CO.